

SERFF Tracking Number:	LTCG-126236080	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	43006
Company Tracking Number:			
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Genworth Group Long Term Care Insurance		
Project Name/Number:	Employee Presentation Filing/		

Filing at a Glance

Company: Genworth Life Insurance Company		
Product Name: Genworth Group Long Term Care Insurance	SERFF Tr Num: LTCG-126236080	State: ArkansasLH
TOI: LTC03G Group Long Term Care	SERFF Status: Closed	State Tr Num: 43006
Sub-TOI: LTC03G.001 Qualified	Co Tr Num:	State Status: Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Author: Timothy Cassidy	Disposition Date: 08/03/2009
	Date Submitted: 07/21/2009	Disposition Status: Filed
Implementation Date Requested:		Implementation Date:
State Filing Description:		

General Information

Project Name: Employee Presentation Filing	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: The material was submitted to Delaware, Genworth's state of domicile.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer, Association, Trust, Other
Filing Status Changed: 08/03/2009	Explanation for Other Group Market Type: Labor Unions
Deemer Date:	State Status Changed: 08/03/2009
Filing Description:	Corresponding Filing Tracking Number:
Please see attached cover letter.	

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Company and Contact

Filing Contact Information

(This filing was made by a third party - longtermcaregroup)

Timothy Cassidy, Compliance Manager tcassidy@ltcg.com
 5 Commonwealth Road (508) 651-8800 [Phone]
 Natick, MA 01760 (508) 651-8804[FAX]

Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware
 6620 West Broad Street Group Code: 350 Company Type: Life, Health &
 Annuity
 Building 4
 Richmond, VA 23230 Group Name: State ID Number:
 (804) 922-5085 ext. [Phone] FEIN Number: 91-6027719

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Total fee of \$25 calculated (1 piece at rate of \$25 per piece)
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	07/21/2009	29330173

<i>SERFF Tracking Number:</i>	<i>LTCG-126236080</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Genworth Group Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>Employee Presentation Filing/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	08/03/2009	08/03/2009

SERFF Tracking Number: LTCG-126236080

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 43006

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TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

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Disposition

Disposition Date: 08/03/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Third Party Filer Authorization Letter	Filed	Yes
Supporting Document	Explanation of Variability	Filed	Yes
Form	Employee Presentation	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>LTCG-126236080</i>	<i>State:</i>	<i>Arkansas</i>
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Form Schedule

Lead Form Number: 45145 01/09

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed	45145 01/09	Advertising Employee Presentation	Initial		0	45145-0109 EE pres FILE.pdf



- 1/3/2 • Welcome. I'm [presenter name representing Genworth Life Insurance Company]. We're here to discuss a [new and] important benefit being [introduced/offered] [this year], Group Long Term Care Insurance.
- 1 • [Group Name] has decided to hold informational meetings for its Group Long Term Care Insurance Program because it recognizes how important it is for you and your families to plan for the possibility of a long term care situation and to understand how this unique benefit may help in that planning.
- 2/1 • It should take about [30 minutes] to go over the program, and we'll leave some time for questions at the end. [If there are questions we don't cover, [Presenter name] from Genworth Life Insurance Company, will be here after the meeting to answer them].
- 2 • If you want more details including benefit descriptions, exclusions and limitations, you can find them either [at our website,] [in our information kit,] or [by calling our toll free number.] We'll tell you how to get to each of them later in the presentation.

Today's Topics

1 Why People Buy LTC Insurance

2 Myths and Realities

3 Cost Factors

4 Plan Details

5 Benefits of This Plan

6 Summary and Next Steps

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1

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REVIEW AGENDA

2

- I also want to tell you that I am **[not]** a licensed agent, and can not make comparisons or recommendations regarding individual coverage.
- And I want to remind you that Genworth Life Insurance Company is the insurance company who provides the coverage.

C1

Why Do You Think People Might Buy Long Term Care Insurance?

2



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Why do you think people buy long term care insurance?

Write answers on white board

Reasons People Buy Long Term Care Insurance

- Help **protect retirement savings** they have put aside
- Help **protect family** and friends from the burdens of care giving
- Help **maintain choice** of where they receive their care
- Help them **stay in their homes** for as long as possible
- Help them maintain a level of **control and independence** in their lives



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These seem to be the key reasons why people consider long term care insurance:

- Many people wanted to keep from having to use their savings to pay for Long Term Care. If you think about it, long term care costs may well be one of the most significant threats to retirement savings.
- Others, especially those who have been caregivers, wanted to protect their loved ones from having to go through the financial and emotional difficulties they have faced in caring for someone with a chronic condition.
- Some wanted to make sure they had options, when the time comes, to make choices of where and from whom to receive care.
- Most indicated that they did not want to be in a Nursing Home and many people prefer to receive Long Term Care in their homes.
- Most also wanted to preserve their independence and quality of life to the extent possible.

Are you concerned about these issues?



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- Have you been thinking about, or are you concerned about any these issues?
- If the answer is “Yes”, you are in the right place. We think we have some answers to questions you may have been worrying about.
- If the answer is NO, YOU may not be a good candidate for long term care insurance, at least not at this time. However this program may be something to consider sometime in the future for yourself or for some other members of your family now.

C1
2

Myths and Reality

It won't happen to me
MYTH

My insurance already covers this
MYTH

The government will pay
MYTH

I can pay for this out of my savings
MYTH

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There are many misconceptions about long term care insurance. Knowing the realities might help you better understand whether long term care insurance might be for you.

1. The first is people think “it won’t happen to me”:

The reality is long term care situations happen far more often than people think. A Georgetown University Report shows that 7 in 10 people who reach age 65 will need some long term care during their lives.* And importantly, it doesn’t just affect the elderly. In fact, 40% of long term care in this country is provided to working age people aged 18 to 65.**

2. My insurance will cover me:

Many people think either they are covered for long term care either by their disability insurance or their health insurance. The realities are:

- Disability Insurance is designed to replace a portion of your income and is usually used to pay for basic living expenses. It is not designed to pay for long term care services.
- Health Insurance is designed to cover short term acute care such as hospital stays, operations prescription drugs and doctors visits, but usually pays little or nothing toward long term care.

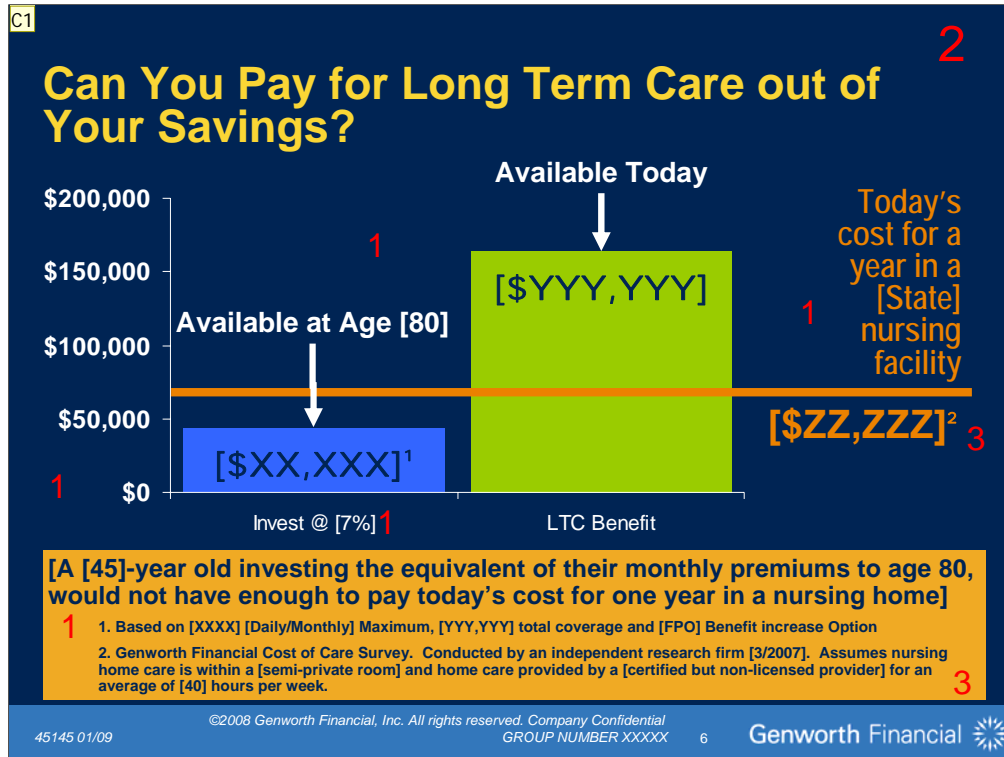
3. Perhaps the biggest misconception is that the government will pay for long term care:

- The reality: These programs are limited and can be difficult to qualify for:
- Medicare is designed to cover healthcare and has significant limitations on the long term care services it covers.
- Medicaid, pays for nursing home care but requires that you have little or no income and that you divest virtually all of your assets, which in most parts of the country means you can keep about \$2,000.

4. Many people think they can pay for this out of their savings

- The reality: It is very difficult to save the amount necessary to cover long term care expenses, as the next slide indicates.

* “Long Term Care Over an Uncertain Future: What Can Current Retirees Expect?” P. Kemper, H. Komisar and L. Alecxih; Winter 2005/2006; Health Policy Institute, Georgetown University



3 In this example, a [45] year old invested money every month that was equivalent to the monthly premium he or she could pay for long term care insurance.

1 Assuming the investment earned interest at [4/5/6/7/8%] after tax, this person would have saved approximately [\$XX,XXX] by the time he or she reached age [80]. You'll see that the cost of a private room in a nursing home in [State/Location] today averages about \$[XXX,XXX]. This information and all other information on cost of long term care services in this presentation comes from the Genworth Financial [2008] Cost of Care Survey.

3 The other column shows a that long term care insurance plan would provide about [4] times as much coverage to help offset the expense of long term care, and it is available from the day it takes effect,

3

So...

Do you want to use your savings to pay for long term care?

Or would you prefer to use the insurance to help protect your savings?

C1

Myths and Reality

It won't happen to me

MYTH

My insurance already covers this

MYTH

The government will pay

MYTH

I can pay for this out of my savings

MYTH

I can rely on my family

MYTH

It's too expensive

MYTH

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5. Some people think they can rely on family or friends to provide that care...

But that's not really a good option in most cases. Caregiving is very difficult. People who have been through it talk about the time and energy required and the physical and emotional strain. Consider those issues as you think about whether this would be a good option in your situation.

6. Long term care insurance is too expensive

Coverage to help you address the costs of long term care is more affordable than most people think— and usually preferable to the alternative of no coverage. In fact, our next slide gives an indication of the affordability of this program for several key ages.

Is Long Term Care Insurance affordable?

Coverage for a [40]-year old, under this program can be as low as **[\$ XX]*** per month – [about/less than a dollar a day]. **2**

PREMIUMS AT SOME OTHER AGES:

Age [45] **[\$XX]***

Age [55] **[\$YY]***

Age [65] **[\$ZZ]***

3

1

* Premiums shown are case specific and depend on the plan designs and options available

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3/1/2

- As you can see, a [40] year old can get protection for as little as [\$XX] which is [less than a dollar a day] and less than many people think.
- Of course your premiums will be based on your age and plan choices you select.

C1

What Does Long Term Care Insurance Cover?

Long term care insurance covers the costs of services that help people perform everyday activities* they may have difficulty doing or may need substantial supervision for.

Long term care situations can result from:

- Injuries caused by accidents
- Illnesses like MS
- Diseases like Alzheimer's or Parkinson's
- Strokes and other chronic conditions

* Activities include Bathing; Dressing; Eating; Continence; Toileting; and Transferring. Cognitive impairment that requires substantial supervision also qualifies for long term care.

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We've discussed why you might want to consider long term care insurance, and what some of the realities are when it comes to long term care, but exactly what does long term care insurance cover?

Read the first paragraph.

Long term care insurance covers expenses for the kind of help and care you would need if you can no longer perform 2 of 6 everyday activities like bathing, dressing, and even eating, and that situation is expected to last at least 90 days; Or you have a severe cognitive impairment like Alzheimer's disease where you need substantial supervision.

- In either case, the condition must be certified by a licensed healthcare professional.

You can also see there are a lot of potential causes for long term care situations, even for working-aged people.

¹ **[State/area] Costs of Care**

	ANNUAL COSTS ³	COSTS FOR 3 YEARS OF CARE
HOME CARE *	[\$21,000]	[\$63,000]
ASSISTED LIVING FACILITY	[\$28,000]	[\$84,000]
NURSING HOME** FACILITY	[\$60,000]	[\$180,000]

³ * Based on [20 hours] of [homecare] provided by a [non-licensed but certified provider] @ [\$20.25] per hour;
 ** Based on the annual cost of [a semi-private room] in a nursing home in the state of [State name] ¹

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¹ Long term care can be expensive no matter where you live and no matter where you receive it. Here are annual cost of care figures for [State, county, city zip code] for home care -where most people prefer to stay - for assisted living care and lastly for nursing home care.

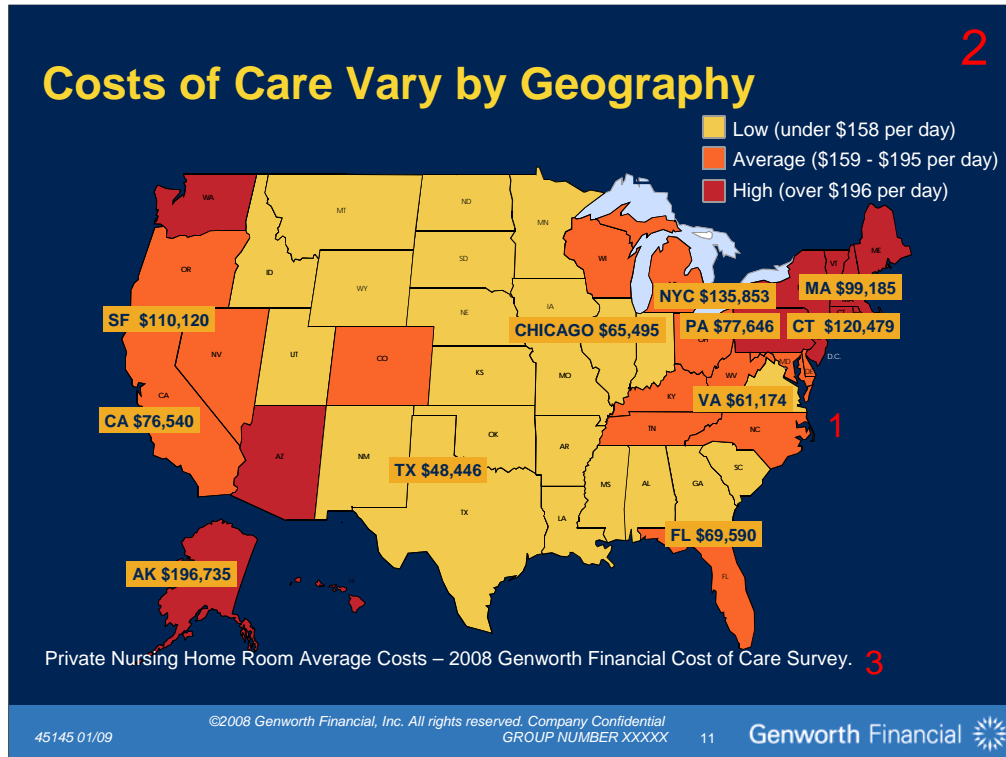
² Some studies - including our own claims data - have found that 3 year plans are often sufficient to cover long term care costs. The National Clearinghouse for Long Term Care Information indicates “that on average someone who is 65 years of age will need some long term care for 3 years.”
 Consider this... nearly 3 out of 4 claims start with home care – and nearly 70% of them continue that way until the need is resolved. **

So, if cost is a concern for you, you may want to look into a combination of benefits that will pay for home care (which is the least expensive type of care) for about three years.

Of course certain kinds of illnesses like Alzheimer's are likely to last significantly longer, so the choice of how much of your potential care you want to cover with insurance is up to you.

² * US Department of Health and Human Services, National Clearinghouse for Long Term Care Information website, October 2008

** Genworth Life Insurance Company, internal claims data, as of December 31, 2007].




According to the most recent national cost of care information, the cost of care varies by where you live. This is important because you may plan to retire some place other than where you live today.

- Cost can vary widely between rural and urban areas. While long term care is generally more expensive in urban areas, it may be harder to find in rural areas.
- And, in recent years, the cost of long term care has been increasing at a faster rate than inflation.

How Does Long Term Care Insurance Work?

It provides a “pool of money” or Total Coverage Amount that can pay for long term care services when and where needed:



Home Care

Assisted Living Care

Nursing Facility Care

Other Care Support

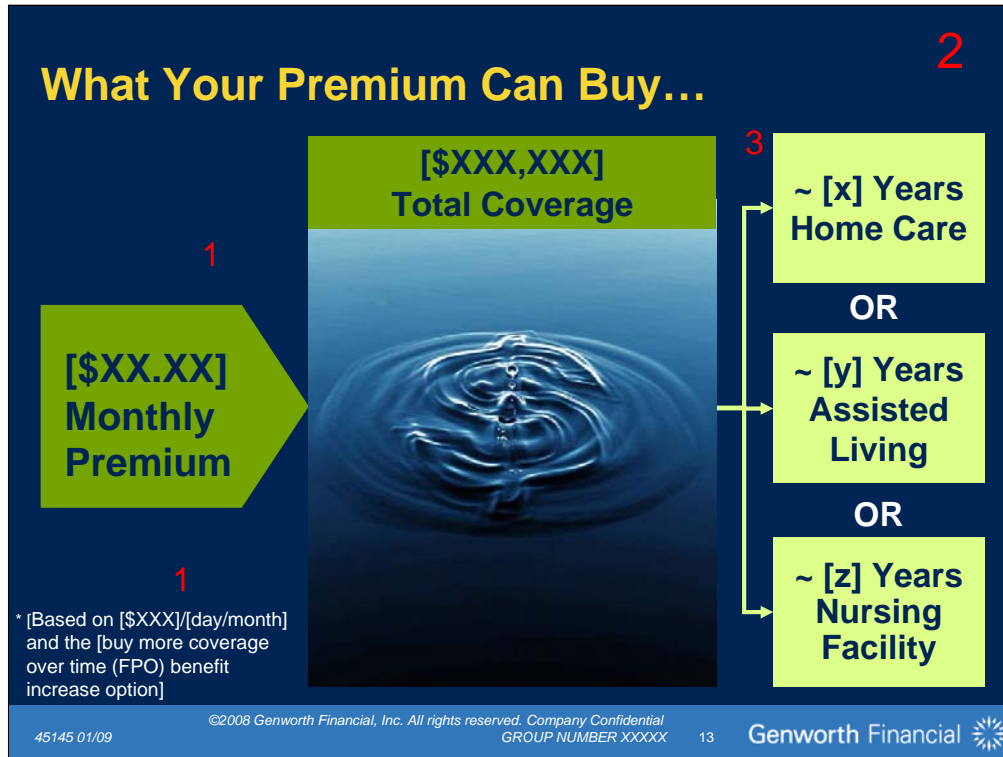
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- A key question is “How does Long Term Care insurance work?”. A simple answer is that it provides a pool of money that can be used to help reimburse the cost of your care in a variety of settings.
- It is important to note that long term care insurance doesn’t just pay for nursing home care. In fact, Genworth Life claims data indicates that most of the claims are for home and community care, where most people would prefer to be. *
- So, that pool of money can be used to pay for care and equipment:
 - At home and in the community (including adult day care)
 - In an assisted living facility
 - In a nursing home
 - And for things like wheelchair ramps and home monitoring systems.
- Specific limits apply to benefits and can be reviewed [at the website, in the information kit and in the outline of coverage.]

2

* Genworth Life Insurance Company, internal claims data, as of [December 31, 2007]

2



2 This slide may be deleted if a core plan design is available to the group.

- Another key question is “What would I pay for long term care insurance, and what would I get in the way of benefits?”

3 Here's an example of how much a [45] year old could pay on a monthly basis under this Group Program and what that would result in:

1 – A Total Coverage amount that acts like a pool of money, of \$[XXX,XXX] which, in [State/ metro area,] today, would be enough to pay for approximately:

- 3 • [X] years of home care,
- [Y] years in an assisted living facility
- [Z] years on a nursing home---or combinations of each of those

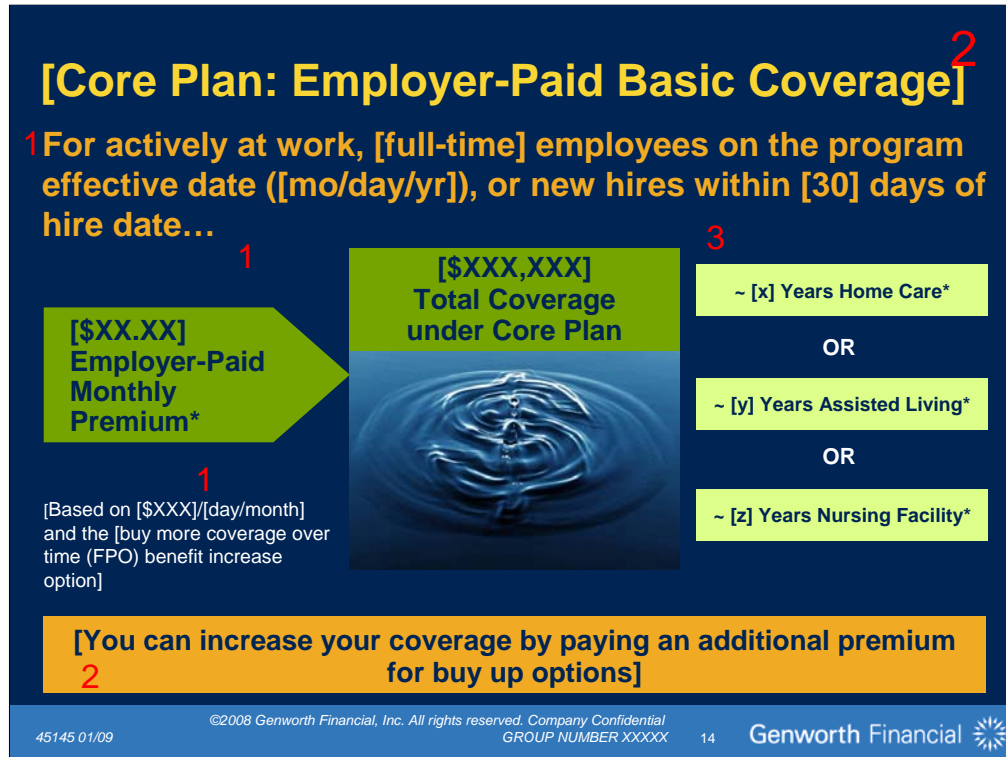
– As long as the person didn't exceed either the total coverage amount, or the chosen [daily/monthly] maximum. We'll talk about coverage maximums more in a minute. *

- Some things to consider:

– The years of care represent averages compiled from Genworth Financial's Annual Cost of Care study; the actual costs you incur may be more or less than these.

– And these costs are based on today's costs, not the costs 20 or 30 years in the future. We'll talk about future care costs in a few minutes.

* Assumes a [Daily/Monthly] coverage of [\$XXX/YYYYY] and a total coverage of [\$ZZZ,ZZZ]



2

This slide will only be included if core a plan design is available to the group.

1/2

This plan has a very important feature. [group name] has decided to pay for basic long term care coverage (a core plan) for [all employees/members/partners] [and their spouse/partners.]

As the above chart indicates the core plan will provide coverage of approximately

- [x] years of home care or
- [y] years of assisted living, or
- [z] years of nursing home assuming the [STATE NAME] average.*

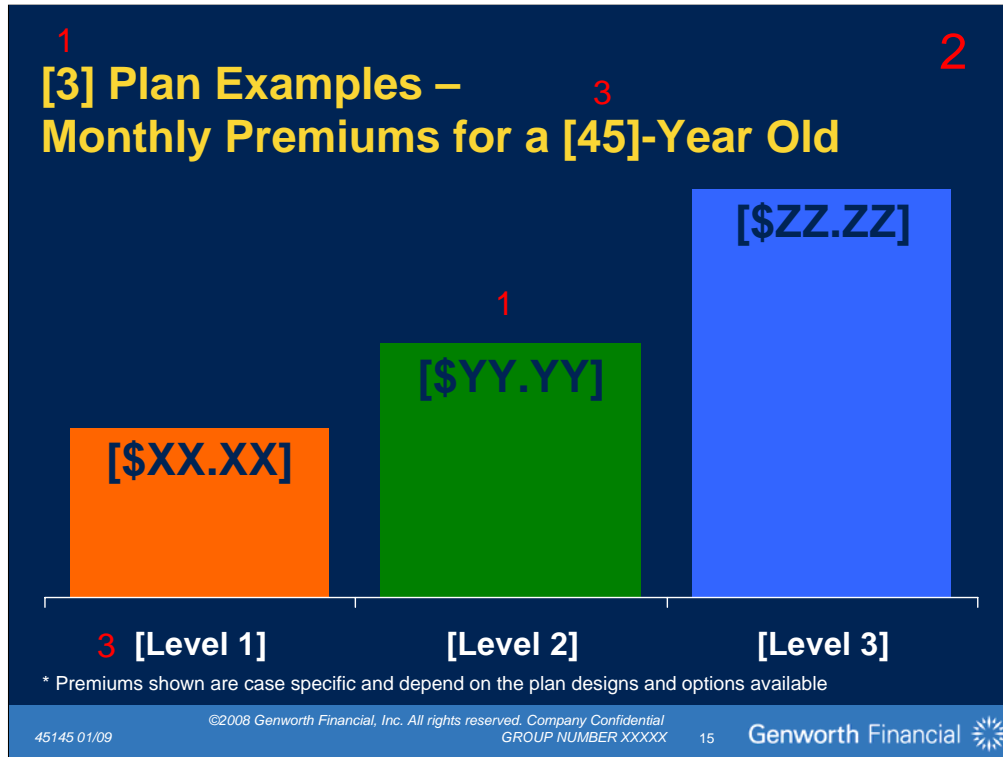
3

at today's cost.

1

While this basic coverage is provided at no cost to you if you are an [employee] [or their spouse/partner], you also have the choice of applying the company paid premium to buy more comprehensive coverage, making that coverage more affordable.

*[2008] Genworth Financial Cost of Care Survey.



2 This slide may be deleted if a core plan design is available to the group.

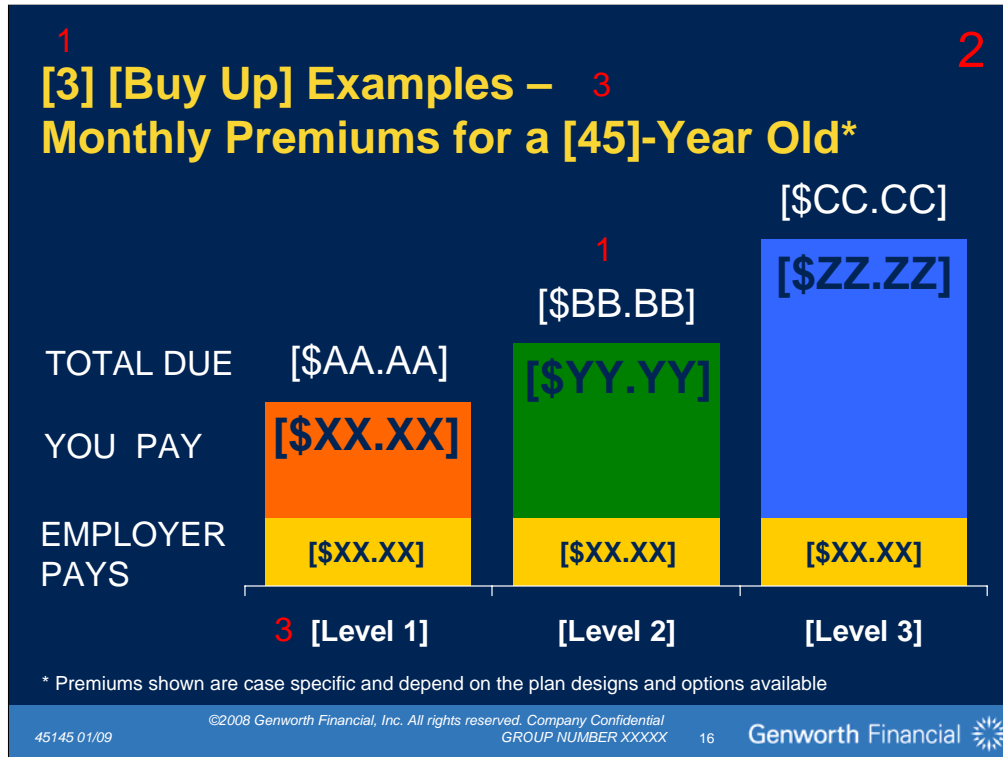
- People often find the number of choices in long term care insurance to be overwhelming and confusing. As a result, they often fail to make a decision until its too late.
- With that in mind, we have analyzed [Group name], and have tailored several plans to meet the long term care costs that [employees and their families] may have to face.

1

1/3

- [Level 1]: Is more affordable at just under [\$XX.XX] a month for a [45] year old, but provides basic coverage.
- [Level 2]: The Level 2 plan provides a good balance. For a little over [\$YY.YY] a month a [45] year old can receive coverage that will meet their typical needs.
- [Level 3]: Provides more extensive coverage, but higher monthly premium at just over [\$ZZ.ZZ] per month.

- All of these come with an option to buy additional coverage every 3 years. This is called buy more coverage over time, or the future purchase options (FPO) and is available as a standard feature in all plan designs.
- Of course your premiums will be based on your age and the plan choices you select.



2 This slide will only be included if core a plan design is available to the group.

1/3 • We have discussed the [Group Name] core plan, but what buy-up options are available? You can see that there are [3] levels you can choose from, and the chart above shows what premium would be for a [45] year old, after the [Group Name] paid core premium is applied. The employer-paid core plan helps make these buy up options even more affordable.

1 • The buy up options have been tailored to the [Group Name], and the long term care costs that [employees and their families] have to face. With the [Group Name] core premium applied, these are designed to meet the needs and pocketbooks of those who make up the [Group Name] group.


- [Level 1]: Is more affordable at just under [\$xx a month], but provides less coverage.
- [Level 2]: The Level 2 plan provides a good balance between premium and coverage. For a little over [\$yy] a month a [45] year old can receive coverage that will meet the typical long term care needs of many [employer name] [employees and their families].
- [Level 3]: Provides more extensive coverage, but at a higher monthly premium at just over [\$zz] per month.

1/3 • All of these come with an option to buy more coverage over time. This is also called the future purchase options (FPO) and is available as a standard feature in all plan designs.

• Of course your premiums will be based on your age and the plan choices you select.

2

[Level 1 Coverage] 1/3




Choose [Level 1] if you're concerned about...

- Selecting an affordable option to receive some coverage instead of none
- Being able to continue funding future needs such as college educations or retirement

1

**[\$XX.XX]
Monthly
Premium***

**[\$XXX,XXX]
Total Coverage**



3

~ [x] Years Home Care

OR

~ [y] Years Assisted Living

OR

~ [z] Years Nursing Facility

* [Based on [\$XXX]/[day/month] and the [buy more coverage over time (FPO) benefit increase option]

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2


This slide will be deleted if a core plan design is available to the group.

- What plan might be best suited to your needs and pocketbook?
- If affordability is your primary concern and you realize that having some coverage is a better option for you than no protection...this may be the option to pick.
- At a monthly premium of less than [\$XX.XX] for a [45 year old] it would provide [more than [x] years of home or [y] years of assisted living care, or about [z] years of nursing home care] at today's costs in the state of [state, county, city, zip code].

1/3

2

[Buy-up to Level 1 Coverage] 1/3



Choose [Level 1] if you're concerned about...


- Selecting an affordable option to add additional coverage
- Being able to continue funding future needs such as college educations or your retirement

1

**[\$XX.XX]
Your Monthly
Premium***

* [Based on [\$XXX]/[day/month] and the [buy more coverage over time (FPO) benefit increase option]

**[\$XXX,XXX]
Total Coverage**



3

~ [x] Years Home Care


OR

~ [y] Years Assisted Living

OR

~ [z] Years Nursing Facility

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2 This slide will only be included if core a plan design is available to the group.

- If affordability is your primary concern and you realize that having some coverage is a better option for you than having just the core protection... this may be the option to pick.
- 1/3 • At a monthly premium of less than [[\$XX.XX] for a [45 year old] it would provide [more than [x] years of home or [y] years of assisted living care, or about [z] years of nursing home care] at today's costs in the state of [state, county, city, zip code].

[Level 2 Coverage] 1/3

2




Choose [Level 2] if you're concerned about...

- Covering the most typical long term care needs
- Creating a good balance between coverage level and affordability

1

[\$YY.YY]
Monthly
Premium*

[\$YYY,YYY]
Total Coverage



3

~ [x] Years Home Care

OR


~ [y] Years Assisted Living

OR

~ [z] Years Nursing Facility

* [Based on [\$XXX]/[day/month] and the [buy more coverage over time (FPO) benefit increase option]

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2

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- So what plan is right for your needs?

3

The [Level 2] coverage represents a good balance between coverage level and affordability and it's a good place for most people to start.


1/3

You can see that at a monthly premium of less than [\$yy.yy] for a [45 year old] it it would cover about [x] years of homecare or [y] years of care in an assisted living facility or about [z] years in a nursing home, which is close to the national average.

- These estimates are based on todays' cost of care in [state, county, city, zip code].
- But everyone's situation is different. You may have a family situation that would suggest you might need more coverage or conversely you may think that these monthly premiums are too high given your other budgetary needs.
- This [Group] Program has the options that allow you to create a plan tailored to your budget and your needs
- Of note, the coverage level you choose determines your total coverage amount and it also helps determine your [daily/monthly] maximums for Facility Care and Home and Community Care.

2

[Buy up to Level 2 Coverage] 1/3



Choose [Level 2] if you're concerned about...


- Covering the most typical long term care needs
- Creating a good balance between coverage level and affordability

1

[\$YY.YY]
Your Monthly Premium*

3

[\$YYY,YYY]
Total Coverage



~ [x] Years Home Care

OR


~ [y] Years Assisted Living

OR

~ [z] Years Nursing Facility

* [Based on [\$XXX]/[day/month] and the [buy more coverage over time (FPO) benefit increase option] 1


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2 This slide will only be included if a core plan design is available to the group.

- 3
 - The [Level 2] coverage represents a good balance between coverage level and affordability.
- 1/3
 - At a monthly cost of [\$yy.yy] for a [45] year old (including the employer contribution) it would cover about [x] years of homecare or [y] years of care in an assisted living facility or about [z] years in a nursing home.
- These estimates are based on today's' cost of care in [State, county, city, zip code]. But everyone's situation is different. You may have a family situation that would suggest you might need more coverage or conversely you may think, even with the employer contribution, that these monthly premiums are too high given your other budgetary needs.
 - This [Group] Program has the options that allow you to create a plan tailored to your budget and your needs.
 - As a reminder, the level you choose helps determine your [daily/monthly] maximums for Facility Care and Home and Community Care.

[Level 3 Coverage] 1/3



2


Choose [Level 3] if you're concerned about...

- Getting extensive coverage to cover most long term care scenarios you could reasonably encounter
- Your family history increasing your chances of experiencing an LTC need

1

**[\$ZZ.ZZ]
Monthly
Premium***

**[\$ZZZ.ZZZ]
Total Coverage**



3

~ [x] Years Home Care

OR

~ [Y] Years Assisted Living

OR


~ [Z] Years Nursing Facility

* [Based on [\$XXX]/[day/month] and the [buy more coverage over time (FPO) benefit increase option]

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2 This slide will be deleted if a core plan design is available to the group.

3 • If having coverage for most of the long term care scenarios you are likely to encounter is your primary concern and you can afford the premiums, not just now but in the future...[Level 3] may be the right choice for you.

1/3 • Based on today's cost of care* this would provide [x] or more years of coverage at home or [y] in an average assisted living facility—or it would provide for more than [z] years of care in a nursing home—again assuming today's costs in [state, county, city zip code].

• If you can afford the premium of just over [\$zz] per month for a [45] year old. this plan will provide coverage for most of the long term care scenarios you are likely to encounter.

2

[Buy up to Level 3 Coverage] 1/3



Choose [Level 3] if you're concerned about...

- Getting extensive coverage to cover most long term care scenarios you could reasonably encounter
- Your family history increasing your chances of experiencing an LTC need

1

[\$ZZ.ZZ]
Your Monthly
Premium*

* [Based on [\$XXX]/[day/month] and the [buy more coverage over time (FPO) benefit increase option]

[\$ZZZ.ZZZ]
Total Coverage



3

~ [x] Years Home Care

OR

~ [Y] Years Assisted Living

OR




~ [Z] Years Nursing Facility

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2

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- 3
- If having coverage for most of the long term care scenarios you are likely to encounter is your primary concern and you can afford the premiums not just now but in the future... [Level 3] may be the right buy-up choice for you.
- 1/3
- Based on today's cost of care,* this would provide [x] or more years of coverage at home or [y] years in an average assisted living facility—or it would provide for more than [z] years of care in a nursing home—assuming costs in the [state, county, city, zip code].
 - If you can afford the premium of just over [\$zz] per month for a [45] year old, this plan will provide coverage for most of the long term care scenarios you are likely to encounter.

<div>1</div> <div>3</div> <div>2</div> <h2>Plan Example Summary – Age [45]</h2>			
<div>1/3</div> <div>PREMIUM</div> <div>TOTAL COVERAGE</div> <div>PAYS UP TO:</div> <ul style="list-style-type: none"> • Facility Care • Home Care 			
	[LEVEL 1]	[LEVEL 2]	[LEVEL 3]
	[\$XX.XX]	[\$YY.YY]	[\$ZZ.ZZ]
	[\$XXX,XXX]	[\$YYY,YYY]	[\$ZZZ,ZZZ]
	[\$100/day] [\$60/day]	[\$150/day] [\$90/day]	[\$200/day] [\$120/day]
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2 This slide will be deleted if a core plan design is available to the group.

- In summary, you have three coverage levels:
 - [Level 1]: Provides less coverage, but is more affordable
 - [Level 2]: The most choice for those looking for coverage for typical expenses
 - [Level 3]: Provides more extensive coverage, but higher monthly premiums
- These plan levels were designed with today's costs of care in your area, in mind. We will be discussing ways to protect against cost of care increases in a few minutes.
- All of these Coverage Levels come with an option to buy more coverage over time, (the future purchase options or FPO). It is available as a standard feature in all plan designs.

Keeping Your Coverage Meaningful in the Future

2

Today and near term, your plan will provide the coverage you need, but what about in the future?

How can you make sure your coverage keeps up with inflation?



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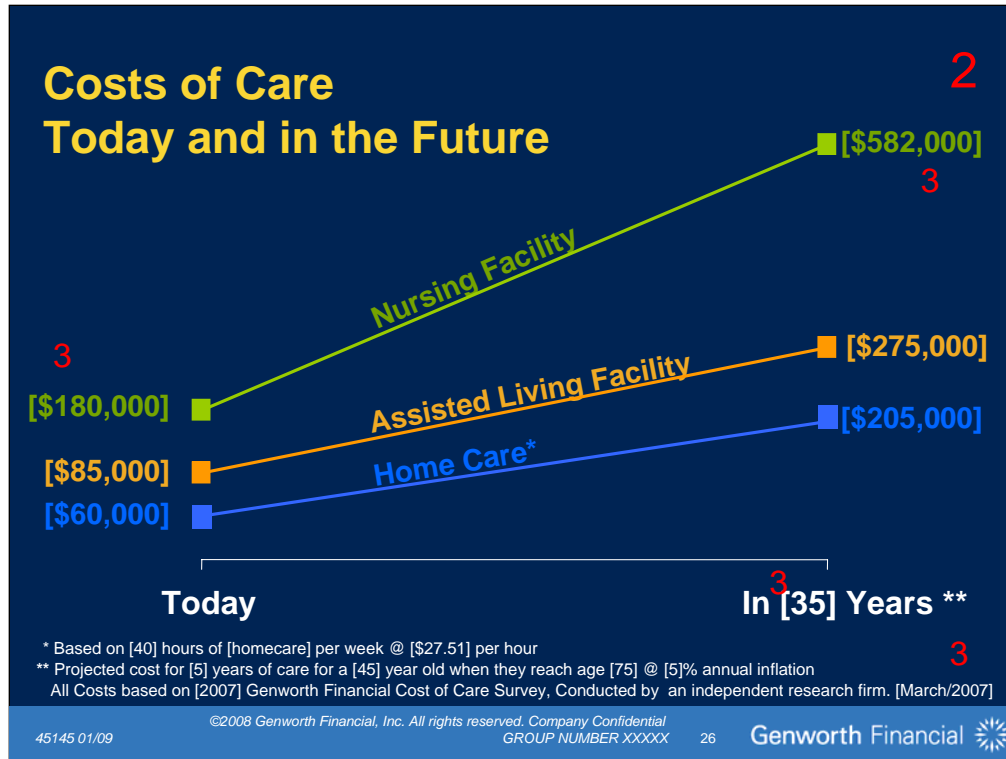
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2 *This slide may be deleted if a core plan design is available to the group.*

Until now we have talked about your coverage needs today. What about tomorrow? What is the cost of care likely to be in the future when you may begin to need it and how can you make sure your coverage grows to handle that?




2 This slide may be deleted if a core plan design is available to the group.

3 While its difficult to project exactly what things will be like [35] years from now, if costs continue to go up at [4 - 5%] a year, as they have been for the past several years, you would need approximately [\$XXX,XXX] to pay for [3] years of home care; about [\$YYY,YYY] to pay for [3] years of assisted living, and nearly [ZZZ,ZZZ] for [3] years in a nursing home in [State, County, City, zip code], [30] years from now.

With that in mind you might want to consider one of the benefit increase options we offer to help your coverage keep pace with inflation.

There Are [3] Ways to Increase Your Coverage for the Future

1 **[\$XXX,XXX]
TODAY**



[Option #x]

[Buy More Coverage Over time (FPO)*]


[Option #x]

[Automatic Increases to Age [70]*]

[Option #x]

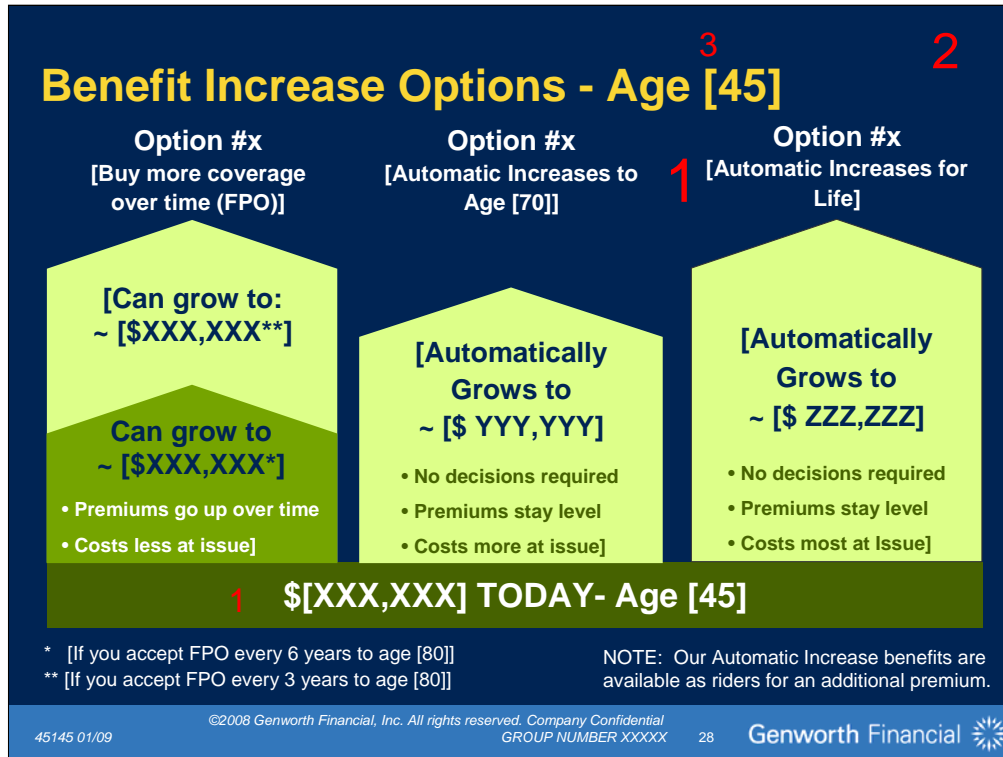
[Automatic Increases for Life*]

* [Future Purchase Options (FPO)]

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2 This slide may be deleted if a core plan design is available to the group.

- There are [3] options available to help your coverage keep up with those cost increases
- 1**
- [Buy more coverage over time (often called the future purchase option), under which you'll receive offers every 3 years to increase your coverage by 5% of the previous years amount. If you decline two offers in a row, you will need to go through full underwriting to get any future increases.]
 - [5% Automatic increases to age 70, where your coverage will automatically increase every year by 5% or the previous year's amount, (less any claims paid) until you reach age 70 - then stay @ that level going forward;]
 - [5% Automatic increases for life, where your coverage will automatically increase every year by 5% of the previous year's amounts (less any claims paid) for as long as your coverage stays in effect.]
 - [5% Simple For Life, where your coverage will increase each year by 5% of the maximums in effect on your original effective date, less any claims paid.
 - [3% Automatic increases for Life where your coverage will automatically increases by 3% of the previous year's amounts (less any claims paid) for the life of your coverage.
 - [5% Compounded to Age 66, then 5% Simple. Under this age-adjusted option, your coverage automatically increases by 5% of the previous year's amounts until you reach age 66, when it will begin to automatically increase by 5% each year based on the amounts in effect when you turned 66, (simple inflation) less any claims paid]



2 This slide may be deleted if a core plan design is available to the group.

- 1**
- So going back to our [Level 2] coverage example... what would happen to our [\$xxx,xxx] pool of money under each of the [three] options by the time our [45] year old reached age [80]?

[Use next paragraph for FPO]

- With the Buy more coverage option, your total coverage could grow as high as [\$xxx.xxx] by the time you reach age [80], if you took every offer. However, if your total and monthly premiums would continue to increase and eventually would exceed premiums for both [Options x and x]. A more realistic scenario might have you taking every other offer providing you with coverage of about [\$XXX,XXX] by age [80]. The pluses for this option are that it costs less at issue and it gives you the choice as to whether to take the offer depending on your circumstances at that time. However, remember that after two declines in a row you'll need to be underwritten to take advantage of these increases.

[Use next paragraph for Automatic 5% increases to age 70]

- If you chose [option #x - automatic increases to age [70]] - your total coverage could increase to approximately [\$YYY,YYY] by age [70] and would remain there for the life of your policy. The plus to this option is it provides good coverage and your premium will remain level for the life of the policy.

[Use next paragraph for Automatic 5% increases for life (compound)]

- If you chose [option #x – 5% automatic increases for life-] your total coverage could reach more than [\$ZZZ,ZZZ] by the time you reached age [80] and would continue to increase for the life of your policy. The plus to this is it provides the most comprehensive coverage and premiums remain level over time. The minus is it costs the most at time of issue, and may not be affordable to some consumers.

[Benefit Increase options continue next slide]

Benefit Increase Options - Age ³[45] 2

Option #X [For ages under XX, 5% Compound to 66, then 5% Simple]	Option #X [Automatic 5% Simple Increases for Life]	Option #X [Automatic 3% Increases for Life]
[Automatically Grows ~ [\$AAA,AAA]	[Automatically Grows ~ [\$BBB.BBB]	[Automatically Grows ~ [\$CCC,CCC]
<ul style="list-style-type: none"> • No decisions required • Premiums stay level • Compounds early years • Simple growth later 	<ul style="list-style-type: none"> • No decisions required • Premiums stay level • Slower growing] 	<ul style="list-style-type: none"> • No decisions required • Premiums stay level • Less expensive compounding]

1 **[\$XXX,XXX] TODAY- Age [45]**

NOTE: Our Automatic Increase benefits are available as riders for an additional premium.

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[Use next paragraph for Age Adjusted 5% Compounded to Age 66, then 5% Simple]

- 1
- If you chose [option #x – 5% Compounded to Age 66, then 5% Simple -] your total coverage could reach more than [\$AAA,AAA] by the time you reached age [80] and would continue to increase for the life of your policy. The plus to this is in the early years, you'll get the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'll get a higher benefit amount. The minus is it will grow slower than benefit increase options that always grow on a compounded basis.

[Use next paragraph for Automatic 5% increase for life-simple option]

- If you chose [option #x – 5% simple for life-] your total coverage could reach more than [\$BBB,BBB] by the time you reached age [80] and would continue to increase for the life of your policy. The plus to this is it provides comprehensive coverage and premiums remain level over time. The minus is it will grow slower than benefit increase options that grow on a compounded basis.

[Use next paragraph for Automatic 3% increases for life-compound option]

- If you chose [option #x – 3% automatic increases for life-] your total coverage could reach more than [\$CCC,CCC] by the time you reached age [80] and would continue to increase for the life of your policy. The plus to this is it provides comprehensive coverage and premiums remain level over time. The minus is it may cost more at time of issue, and may not be affordable to some consumers.

You can go to the premium pages in the information kits, or go to your dedicated web site (provide URL) to determine the specific premiums for each option at your age.


2

[Another] [Other] Program Option(s)

[Nonforfeiture Benefit Rider]

- Provides reduced coverage in event of lapse for any reason
- Requires coverage in force for at least three years
- Available for additional 15% of premium]


1



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2 *[Delete this slide if nonforfeiture is not an option for the group.]*

If you're concerned about losing all of your benefits should you stop paying premiums for your plan, you may want to consider purchasing the non-forfeiture rider for an additional charge. This rider allows for a reduced amount of coverage if your plan would otherwise end because you didn't pay your premium.

This reduced coverage (your Total Coverage Amount) is based on the premiums you have already paid (less any benefits paid), but will be no less than the benefits payable for [30/90] days of facility care.

Who Is Eligible to Apply for This Program?

- [Actively at work, [full-time] (xx hours) employees] 1
- [Employee's spouse [or domestic partner] under age 80]
- [Employee's Parents and Parents-in-law under age 80]
- [Employee's Grandparents and Grandparents-in-law under age 80]

To be eligible, the person must maintain a permanent US residence, and have a valid Social Security Number or Tax Identification number from the US government.

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1

- [EE's must be actively-at-work to apply]
- Issue ages are 18 [-79].
- [Qualified, non-married partners:
 - Two people who are and have been living together for 3 consecutive years in a committed relationship as partners or family members sharing basic living expenses; and
 - are not married to each other, or to anyone else; and
 - if related, must belong to the same generation of the same family (e.g. brothers, sisters, cousins)]
- [Members of a civil union]

Why Buy Now?

- [Employees are eligible for **[no underwriting]** ONLY during their initial enrollment period]. 1
- [Spouses or partners have **[streamlined underwriting]** ONLY during their initial enrollment period].
- If you postpone the decision to buy, you **may not qualify** due to future health issues.
- **Premiums increase with age** so the longer you wait to buy, the higher your premiums will be.



* Premium Chart based on [Coverage Level 2] 3

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- People often tend to procrastinate when it comes to deciding about long term care insurance. By then the rates are too high, or they can't qualify due to a medical condition. Here are the key reasons you should consider buying at this time.

REFER TO SLIDE

1

- [(No underwriting) means that eligible employees who apply during their initial enrollment period [or when they are new hires] can be accepted for this coverage without medical underwriting.]
- [Streamlined underwriting for [employees/spouses or partners] means they will have to complete a short (2 or 4 question) health questionnaire—versus the long form typically necessary.]
- As you can see, [monthly] premiums increase as you get older. Buying now results in lower premiums than if you wait!

Key Advantages of This Program

- **Portable**, meaning you can take coverage with you if you leave your job
- Care coordination included at **no additional cost**
- **[Spouses and other family members]** 18-79 can also apply ¹
- There is a **[30] day free look** ¹
- Your employer has **pre-screened and supports** this program [– and **is paying for basic coverage**] ¹



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- ¹ • Portable means that if you leave [group name], you can take this coverage with you as long as you keep paying the premiums. The premiums will not increase because you leave your job.
- The Care Coordination feature provides you with trained, local experts who are familiar with the long term care services in your area. In the end, the choice of providers is up to you, but claimants and their families have found this service extremely useful when they are facing long term care situations.
- And there is a [30] day free look from the time you receive your certificate of coverage. Decide you don't want it and we will refund any premiums you paid.
- Your employer has determined that this program is an important component of their benefit program and that Genworth is a provider you can count on.

2

More Advantages of This Program

- [Additional **[10%]** couples discount available] 1
- **Flexible choices** to match your needs
- [Premiums can be **payroll deducted**]
- **Easy enrollment** by [web,] [phone or] paper
- Pays for covered care in the **full range of settings**



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2 This slide may be deleted if a core plan design is available to the group.

2/1

- [There is a couples discount of [10%] if both members of a couple apply at the same time. They both do not need to be accepted for the discount to apply.]
- You can see that there is the flexibility to design a plan with more or less coverage, depending on your needs.
- Payroll deduction and simple plan selections make the process of choosing and paying for your coverage under this Group Long Term Care insurance program easy.
- Enrollment is easy and can be done by [web], [by phone] or using paper applications - whatever is most convenient for you.

2

Qualified Long Term Care Insurance

The [STATE] Long Term Care Insurance Partnership

- Recognizes Qualified Long Term Care Insurance
- Helps to protect your assets as a [STATE] resident
- Gives dollar for dollar asset protection for each dollar of benefits paid under qualified long term care insurance

Qualified Long Term Care Insurance

- Your Group Program qualifies under the [STATE] Partnership
- You must select the appropriate inflation protection option

Your Group Program offers that option:

- [If you are not yet 61,] 5% Compounded Automatic Benefit Increases for Life Rider
- [If you are older than 60, but not yet 76,] [5% Simple Automatic Benefit Increases for Life; 3% Compounded Automatic Benefit Increases for Life; 5% Age-Adjusted Compound Benefit Increase]
- [If you are older than 75, inflation protection is not required.]

**State Regulations May Change.
This Information is Current as of [xx/xx/20xx]**

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2

This slide will only be included if policy is partnership certified in situs state

- [STATE] has a couple of websites about its Partnership program: [www.XXltcpartnership.org]

1

- [www.dmas.STATE.gov/downloads/pdfs/ab-LTC_Prtn_20Fct_Sheet_07.pdf]
- Your Certificate will indicate whether or not your certificate qualifies.
- You must select the appropriate benefit increase optional rider - there is an additional cost for the benefit rider. However there is no cost associated with the [STATE] Partnership

2

Medicaid and Long Term Care

Provides people of limited means with access to:


- Nursing Homes
- Home Health Care
- Alzheimer's Assisted Living Facilities

“Limited Means” are Medicaid limits with respect to:

- Resources
- Waiting period on resources transferred within last 5 years
- Use of resources for payment of nursing home expenses until the applicable limit is reached (referred to as “spend-down” requirement)

[STATE] Medicaid Information:
[<http://www.xxx.xxxxxxxxxxxx>]

State Regulations May Change.
This Information is Current as of [xx/xx/20xx]

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- 2
- This slide will only be included if policy is partnership certified in situs state*
- [STATE]’s Medicaid Requirements can be found at the state’s website – there are both financial and non-financial eligibility requirements. We provide just a brief look at the financial requirements:
 - Monthly/Annual income limits are defined each year. Some eligible groups under [STATE] Medicaid use the 300% of Supplemental Security Income rule which would be equivalent to [\$1,869] monthly for a family of one
 - Asset limits or “Resources” are subject, for the most part, to a [\$2,000] limit for one person; for a married couple [\$3,000]. A person’s “resources” can be measured on a monthly basis.
- 1
- Your best information is through the [STATE] Department of Medical Assistance. We are not Medicaid experts. To get further information, seek advice from the [STATE] Department of Medical Assistance Services or from your trusted, personal advisor.

About Genworth

[#1] Provider of Individual LTC Insurance* 3



Industry Leading Experience

- Over [30] Years of LTCi Experience
- Providing unparalleled service

Unmatched LTC Commitment

- AARP
- Alzheimer's Association

*[LTC Premiums and lives in 2008; LIMRA 2008 LTC] 3

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Genworth Financial is the # 1 provider of individual long term care insurance in the U.S.*

- We have been writing Long Term Care Insurance for more than [30] years.

3

- We have industry leading experience including more claims paid and administered than any other provider.
- Our claims organization is recognized by our customers not just for paying claims but for doing it with heart at a very difficult time for people on claim.*
- Our commitment to the business is demonstrated by:

3

- Our recent selection by AARP as the long term care insurance carrier for its [39] million members
- Our multi-year, multi-million dollar, strategic alliance with Alzheimer's Association – National Sponsor of its Memory Walk

*[LTC Premiums and lives in 2008; LIMRA 2008 LTC]

How to Sign Up – 3 Easy Choices

2

1

1

2

3

1

2

Total Benefit Amount

X

Each completes own application

Click here to apply

Are both members of a couple applying?

Fields marked with an asterisk (*) must be completed.

BACK CONTINUE

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2 This slide may be deleted if a core plan design is available to the group.

SO You want to know how to enroll!

Go to the Website

You'll have three choices to make:

- 1**
1. Select your benefit duration: [Essential (3 Years) or Preferred (5 Years)]
 2. Select your Facility Care Maximum of [\$100, \$150, or \$200 per day/month].
 - 1 X 2 gives your Pool of Money
 3. Select your Benefit Increase Option

Are both members of a couple applying?

If so, both of you need to complete separate applications.

Other Information Available on the Website:

- LTCI Education
- Plan Design
- Cost of Care Map
- Premium Calculator
- Wellness Information

Next Steps...

Take advantage of the limited-time offer [of reduced underwriting] during this enrollment period:

[September 17 - November 30, 2007]

1

[Apply on the Website:
genworth.com/groupltc

OR

Call Customer Service:
[1 800.416.3624]

Group Name: [group name]
Access code: groupltc]

[Talk to your spouse, parents, parents-in-law, and grandparents about this program. They are also eligible to apply up to age 80.]

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- So what are the next steps:

- 2/1 • Take action. [If you are ready to enroll go the the group website. The website is easy to use, and everything you need to enroll is there.]
- 2 • [Or] if you want more information [—you can find that at the web site, or and if you feel more comfortable talking to someone to answer your questions, you can do that.] [C]call the customer service toll free number. Information kits are available there [too].
- 1 • Finally make sure to remember to mail completed forms by [November 30] to take advantage of the [no/streamlined] underwriting available during the initial enrollment period.
- 2 • And don't forget, other family members are eligible. Encourage them to [visit the website, or] call.

Details You Should Know

- [There is no Return of Premium if you don't use the benefits]
- Rates are designed and priced for long term stability-however they could increase
- There is an elimination or waiting period-works like a deductible
- Care not covered includes:
 - [Care by immediate family member except informal care]
 - [Care for which no charge is made in the absence of insurance]
 - [Care by Veterans Administration or other government facility]
 - [Care outside US except as covered by the international benefit]
 - [Care resulting from alcoholism, drugs, war or act of war]
 - [Care covered by workers comp, occupational disease act or similar]
- Non-duplication and coordination
 - Only pay for coverage amounts over and above Medicare, or other state programs except Medicaid
 - [Won't, in combination with other long term care insurance, pay more than expenses incurred.]

Important details are explained in the Outline of Coverage, available in your [Information Kit] [or on the [Employer] Group Long Term Care Insurance web site]

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Insurance policies tend to include “small print” or things you need to know. We have tried to point out some of the most important here and on the next couple of pages. For instance:

1

- Elimination period- Most long term care insurance program's have a waiting period before you can begin to receive benefits. This plan's is [90][calendar/service] days. This works just like a deductible on your car insurance and on some health plans today, and is there to help keep premiums affordable. The EP only has to be met once per lifetime, and [you don't need to receive long term care services each day of the elimination period;] [however,] you do need meet the qualifications for benefits and receive at least [one/90] day[s] of covered care.

2

- [Another question people ask is can they get the premiums back, if they don't use the coverage. A feature like that would also add to the cost of the program and it was decided that to keep it more affordable, that would not be included.] Do not include if ROP @ Death part of program
- A third question many people have is can premiums be raised in the future. We cannot tell you they can't, but the premiums for this program have been carefully designed based on extensive experience and conservative assumptions TO REMAIN STABLE over time.

If any change to the rates were to be made, it would I be applied to everyone in a class or state. Once your coverage is in force, your premiums can't be increased based on changes to your age or your health.

- We would also refer you to the outline of coverage and related documents on your web site for additional details you may need

1

Additional Disclosures

- This insurance program is underwritten by Genworth Life Insurance Company
- Coverage is provided under group policy [xxxxx] issued to [group sponsor] using policy form series [7046]
- Coverage is intended to be tax qualified under IRS code 7702(B)
- State variations may apply. Refer to your outline of coverage for coverage definitions, benefits, features, exclusions and limitations.
- This material is part of a solicitation for Group long Term Care insurance

Read disclosures



I want to thank you for your attention and now I can answer any questions you may have.

SERFF Tracking Number: *LTCG-126236080*

State: *Arkansas*

Filing Company: *Genworth Life Insurance Company*

State Tracking Number: *43006*

Company Tracking Number:

TOI: *LTC03G Group Long Term Care*

Sub-TOI: *LTC03G.001 Qualified*

Product Name: *Genworth Group Long Term Care Insurance*

Project Name/Number: *Employee Presentation Filing/*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	LTCG-126236080	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	43006
Company Tracking Number:			
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Genworth Group Long Term Care Insurance		
Project Name/Number:	Employee Presentation Filing/		

Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	Filed	08/03/2009
Comments:				
Attachment:				
	AR Employee Presentation Letter.pdf			

Satisfied -Name:	Third Party Filer Authorization Letter	Review Status:	Filed	08/03/2009
Comments:				
Attachment:				
	GNW Authorization Letter LTCG.pdf			

Satisfied -Name:	Explanation of Variability	Review Status:	Filed	08/03/2009
Comments:				
Attachment:				
	EOV 45145 EE PRESENTION- FILE.pdf			



Long Term Care Group, Inc.

July 21, 2009

Arkansas Department of Insurance
ATTN: Advertising Review Unit

**Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025
Group Long Term Care Insurance Advertising Material
Form Number 45145 01/09 Employee Presentation**

Submitted via SERFF

Dear Sir or Madam,

On behalf of Genworth Life Insurance Company, we at Long Term Care Group, Inc. (LTCG) submit, for the Department's approval, an Employee Presentation, form number 45145 01/09. This advertising material is new and does not replace any advertisements previously filed by Genworth Life Insurance Company.

A letter from Genworth Life authorizing LTCG to file on its behalf is included in the filing.

This Employee Presentation will be used for Genworth's group long term care insurance products under policy form series 7046, which was approved by the Arkansas Department of Insurance on September 13, 2005 and subsequently.

The presentation is intended for use in employee/member meetings under Genworth's issued group contracts, including employer, union and association groups. Presentation may be by trained human resource personnel or Genworth Life representatives. Variables in the material account for case specific information and plan design, and are bracketed. The Explanation of Variability describes the intent of the variable material.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth's Group Compliance Leader, is available to you to address any issues as they are identified. Thank you for your time and consideration of our request.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions, please feel free to contact me at 508-651-8800 or tcassidy@LTCG.com. My fax number is 508-651-8804.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy P. Cassidy", is written over a light blue horizontal line.

Timothy P. Cassidy
Compliance Manager




6620 West Broad Street
Building 4
Richmond, VA 23230
genworth.com

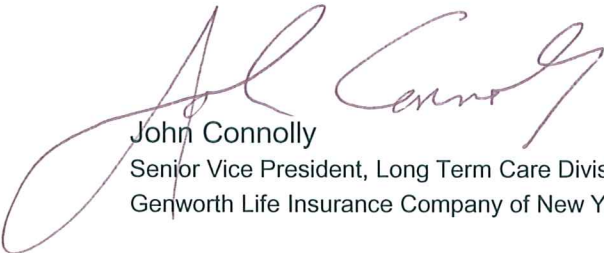
Dear Commissioner

Genworth Life Insurance Company and, In New York, Genworth Life Insurance Company of New York hereby authorize Long Term Care Group, Inc. to submit Group Long Term Care insurance filings to state insurance departments on our behalf.

Sincerely,



Paul J. Loveland
Vice President
Genworth Life Insurance Company



John Connolly
Senior Vice President, Long Term Care Division
Genworth Life Insurance Company of New York

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 45145 01/09
GROUP LONG TERM CARE INSURANCE ENROLLMENT PRESENTATION

This Explanation of Variability applies to the Employee Presentation, form 45145 01/09. Variable material is bracketed. The enrollment material is generic for use with the sale of group policy form series 7046 previously approved in your state. It includes three types of variability.

- Type 1. Variable information under the group policy, such as the policyholder name, description of eligible persons, phone numbers, addresses, plans, timeframes, etc., which will be completed with information driven by the dynamics of the coverage parameters for a particular group.
- Type 2. Inclusive information that may or may not appear for a particular client, such as a specific rider or component of the material, driven by the dynamics of a particular group program.
- Type 3. Substitute language that will be used to replace a specific sentence or paragraph driven by the dynamics of a particular group. Please note that references to costs throughout the presentation will be based on the currently published annual Genworth Financial Cost of Care Survey. These costs will be updated annually to accurately reflect changes in the cost of care.

We have listed the variables for each Slide and Note Page consecutively.

Employee Power Point Presentation: Form 45145 01/09

Slide Presentation Title Page

- 1. Type 1 Variable: Name and dates will be specific to the group sponsor.

Slide Presentation Title Page (NOTES)

- 1. Type 1 Variable:
 - a. The group and presenter name will vary by client.
- 2. Type 2 Variable:
 - a. Reference to “new and” and “this year” may be deleted.
 - b. Reference to the Genworth employee may be deleted.
 - c. Reference to website, information kit and toll free number may be deleted depending on the contact methods desired by the group.
- 3. Type 3 Variable:
 - a. Either “introduced” or “offered will be used, depending on the timing of the presentation.

Slide 1: No variables.

Slide 1 (NOTES):

- 1. Type 2 Variable:
 - a. Reference to “not” will be deleted when appropriate.

Slide 2:

- 1. Type 2 Variable:
 - a. This slide may be deleted for shorter presentations..

Slide 2 (NOTES): No variables.

Slide 3: No variables.

Slide 3 (NOTES): No variables.

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Slide 4:

1. Type 2 variable:
 - a. This slide may be deleted for shorter presentations. In this case all myths will be discussed at once on slide 7

Slide 4 (NOTES): Same as above

Slide 5: No variables.

Slide 5 (NOTES): No variables. Sources will be updated annually to keep current.

Slide 6:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options.
 - b. In addition, a calculation will be performed using modest after-tax interest rate assumptions (4, 5, 6, 7, or 8%) to illustrate how much could be saved over [x] years if an amount equal to premiums for insurance were invested instead of applied toward the purchase of insurance. Rate chosen will be based on current economic climate.
2. Type 2 Variables:
 - a. This slide may be deleted for shorter presentations
3. Type 3 Variables:
 - a. Costs will be shown for locations appropriate to the group sponsor.
 - b. The age used for illustration will vary based on the specific eligible class population.
 - c. Cost of care amounts will be updated annually based on the currently published Genworth Financial Annual Cost of Care Survey. The location will be based on the location for the group eligible class population.

Slide 6 (NOTES): Same as above.

Slide 7: No variables.

Slide 7 (NOTES): No variables.

Slide 8:

1. Type 1 Variables:
 - a. Premiums will be based on sponsored plan options.
2. Type 2 Variables:
 - a. Reference to “about/less than a dollar a day” may be deleted if illustrated premiums are not appropriate to the statement.
3. Type 3 Variables:
 - a. The ages used for illustration will vary based on the specific eligible class population.

Slide 8 (NOTES): Same as above.

Slide 9: No variables.

Slide 9 (NOTES): No variables.

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Slide 10:

1. Type 1 Variables:
 - a. Cost of care amounts will be updated annually based on the currently published Genworth Financial Cost of Care survey. The location will be based on the location for the group eligible class population.
2. Type 3 Variables:
 - a. Cost of care amounts will be updated annually based on the currently published Genworth Financial Cost of Care survey. The location will be based on the location for the group eligible class population. Type of care and number of hours of care provided as shown in this demonstration may vary based on dynamics of a particular group.

Slide 10 (NOTES):

1. Type 1 Variables:
 - a. State information will vary based on situs state of group.
2. Type 2 Variables:
 - a. All source data, as well as years of experience, will be updated for current year.

Slide 11:

1. Type 1 Variables:
 - a. The states with cost of care displayed will vary based on the situs state of the group. It will also show possible retirement sites. Cost of care amounts will be updated annually based on the currently published Genworth Financial Cost of Care survey.
2. Type 2 Variable:
 - a. This slide may be deleted for shorter presentations.
3. Type 3 Variables:
 - a. Type of care and number of hours of care provided as shown in this demonstration may vary based on dynamics of a particular group. Annual costs of care will vary based on situs state of particular group. Cost of care information will be updated to reflect the current year, using Genworth Financial's Cost of Care survey.

Slide 11 (NOTES): No variables.

Slide 12: No variables

Slide 12 (NOTES):

1. Type 2 Variables:
 - a. Reference to website, information kit and toll free number may be deleted depending on the contact methods desired by the group.
 - b. Statements made based on internal claims data will be updated annually.

Slide 13:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
2. Type 2 Variables:
 - a. This slide may be deleted if core plan design is available to the group.
3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific eligible class population.

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- b. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 13 (NOTES): Same as above.

Slide 14:

- 1. Type 1 Variables:
 - a. Name and Eligibility description will be specific to the group sponsor.
 - b. Benefit options and premium amounts will be based on the plan options available under the Group Policy issued to the sponsor.
- 2. Type 2 Variables:
 - a. This slide will only be included if core a plan design is available to the group.
- 3. Type 3 Variables:
 - a. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 14 (NOTES): Same as above.

Slide 15:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide may be deleted if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.

Slide 15 (NOTES): Same as above, with the following addition...

- 1. Type 1 Variables:
 - a. Names & eligibility descriptions will be specific to the group sponsor.

Slide 16:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will only be included if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.

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- b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.

Slide 16 (NOTES): Same as above, with the following addition...

- 1. Type 1 Variables:
 - a. Names & eligibility descriptions will be specific to the group sponsor.

Slide 17:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will be deleted if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
 - c. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 17 (NOTES): Same as above.

Slide 18:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will be only be included if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
 - c. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 18 (NOTES): Same as above.

Slide 19:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.

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- b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will be deleted if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
 - c. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 19 (NOTES): Same as above with the following addition:

- 1. Type 1 Variables:
 - a. Names will be specific to the group sponsor

Slide 20:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will only be included if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
 - c. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 20 (NOTES): Same as above with the following addition...

- 1. Type 1 Variables:
 - a. Names will be specific to the group sponsor

Slide 21:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will be deleted if a core plan design is available to the group.
- 3. Type 3 Variables:

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- a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
- b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
- c. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 21 (NOTES): Same as above with the following addition...

1. Type 1 Variables:
 - a. Names will be specific to the group sponsor

Slide 22:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
2. Type 2 Variables:
 - a. This slide will be included only if a core plan design is available to the group.
3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
 - c. Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Financial Cost of Care survey for the location appropriate to the group eligible population.

Slide 22 (NOTES): Same as above with the following addition...

1. Type 1 Variables:
 - a. Names will be specific to the group sponsor

Slide 23:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
2. Type 2 Variables:
 - a. This slide will be deleted if a core plan design is available to the group.
3. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.

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- c. Cost of care amounts will be updated annually based on the currently published Genworth Financial Annual Cost of Care Survey. The location will be based on the location for the group eligible class population.

Slide 23 (NOTES): Same as above.

Slide 24:

- 1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:
 - a. This slide will only be included if a core plan design is available to the group.
- 3. Type 3 Variables
 - a. The age used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Marketing “names” for Level 1, 2, 3 may be changed based on the dynamics of a particular group.
 - c. Cost of care amounts will be updated annually based on the currently published Genworth Financial Annual Cost of Care Survey. The location will be based on the location for the group eligible class population.

Slide 24 (NOTES): Same as above.

Slide 25:

- 1. Type 2 Variables:
 - a. This slide may be deleted if a core plan design is available to the group.

Slide 25 (NOTES): Same as above

Slide 26:

- 1. Type 2 Variables:
 - a. This slide may be deleted if a core plan design is available to the group.
- 2. Type 3 Variables:
 - a. Reference to [35] years used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.
 - b. Cost of care amounts will be updated annually based on the currently published Genworth Financial Annual Cost of Care Survey for the location appropriate to the group eligible class population.

Slide 26 (NOTES): Same as above.

Slide 27:

- 1. Type 1 Variables:
 - a. Benefit options and amounts will be based on the plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
- 2. Type 2 Variables:

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- a. This slide may be deleted if a core plan design is available to the group.

Slide 27 (NOTES): Same as above.

Slide 28 & 29:

- 1. Type 1 Variables:
 - a. Benefit options and amounts will be based on the plan options available under the Group Policy issued to the sponsor.
- 2. Type 2 Variables:
 - a. This slide may be deleted if a core plan design is available to the group.
- 3. Type 3 Variables:
 - a. The ages used for illustration will vary based on the specific plan options available under the Group Policy issued to the sponsor.

Slide 28 & 29 (NOTES): Same as above.

Slide 30:

- 1. Type 1 Variables:
 - a. Benefit options will be based on the plan options available under the Group Policy.
- 2. Type 2 Variables:
 - a. This slide will only be included if Nonforfeiture is an option available under the Group Policy.

Slide 30 (NOTES): Same as above.

Slide 31:

- 1. Type 1 Variables:
 - a. Eligible classes and the relationship for the type of group are based on the sponsored plan.
 - b. Domestic partners and members of civil union will be used if permitted by State and Group as an eligible class.

Slide 31 (NOTES): Same as above.

Slide 32:

- 1. Type 1 Variables:
 - a. Eligible classes and underwriting parameters will be based on that available under the Group Policy issued to the sponsor.
 - b. Benefit options and premium amounts will be based on the plan options available under the Group Policy issued to the sponsor.
- 2. Type 3 Variables:
 - a. The age used for illustration will vary based on the specific eligible class population
 - b. The "Coverage Level" used for illustration will vary based on the specific eligible class population.

Slide 32 (NOTES): Same as above.

Slide 33:

- 1. Type 1 Variables:
 - a. Eligible classes and the relation ship for the type of group are based on the sponsored plan.
 - b. Reference to free look period will be based on the sponsored plan option.

Slide 33 (NOTES): Same as above with the following addition...

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1. Type 1 Variables:
 - a. Names will be specific to the group presenter.

Slide 34:

1. Type 1 Variables:
 - a. Eligible classes, discounts and types of enrollment are based on the sponsored plan.
2. Type 2 Variables:
 - a. This slide may be deleted for if a core plan design is available to the group.

Slide 34 (NOTES): Same as above.

Slide 35 & 36:

1. Type 2 Variables:
 - a. This slide will be included if policy is partnership certified in situs state.
 - b. State requirements will vary for benefit increase options by group.

Slide 35 (NOTES): Same as above.

Slide 37:

1. Type 3 Variables:
 - a. Reference to Genworth life's ranking will be updated to reflect the current ranking from the source for the year in which the presentation is given.
 - b. Number/date for claims paid will be updated to reflect current information as of the end of the prior calendar year.

Slide 37 (NOTES): Same as above with the following addition...

1. Type 3 Variables:
 - a. Number of members for AARP will be updated annually.

Slide 38:

1. Type 1 Variables:
 - a. Names, logos, benefit options and amounts will be based on the plan options available under the Group Policy issued to the sponsor.
 - b. References to couple will only appear if coverage is available to either as an eligible class.
2. Type 2 Variables:
 - a. This slide may be deleted if a core plan design is available to the group.

Slide 38 (NOTES): Same as above.

Slide 39

1. Type 1 Variables:
 - a. Dates, names, website, phone numbers, eligible classes and underwriting are based on the sponsored plan.

Slide 39 (NOTES): Same as above.

Slide 40:

1. Type 1 Variables:
 - a. Names, website, information kit are based on the sponsored plan.
2. Type 2 Variables:

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- a. The Return of Premium bullet will not be included if the sponsored plan includes a return of premium benefit.
- b. Only the exclusions of the Group Policy will be included

Slide 40 (NOTES): Same as above with the following addition...

- 1. Type 1 Variables:
 - a. Benefit options will be based on the plan options available under the Group Policy issued to the sponsor

Slide 41:

- 1. Type 1 Variables:
 - a. Names and policy numbers will be based on the sponsored plan.

Slide 41 (NOTES): No Variables

Slide 42: No Variables

Slide 42 (NOTES): No Variables